

Table I.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	22.1%	34.1%	50.8%	68.9%	87.9%	28.6%	79.1%
Industry group **								
Agric., fish., forest.	22.0%	10.4% *	--	28.7% *	50.2%	70.7%	15.6% *	47.8%
Mining and manufacturing	47.0%	23.4%	28.7%	49.5%	64.0%	82.1%	29.4%	69.7%
Construction	34.3%	24.4%	31.1%	42.8%	67.7%	77.1%	28.0%	64.4%
Utilities and transp.	56.9%	18.4% *	33.0%	39.4%	55.7%	87.1%	25.7%	75.2%
Wholesale trade	49.0%	16.7%	31.7%	57.9%	66.0%	81.8%	27.1%	73.7%
Fin. svcs. and real estate	62.1%	27.9%	30.5%	52.9%	71.2%	82.5%	31.0%	77.4%
Retail trade	66.3%	18.0%	33.9%	44.4%	73.9%	87.2%	25.7%	83.0%
Professional services	53.3%	22.4%	40.9%	56.4%	67.1%	91.6%	30.1%	80.9%
Other services	55.3%	21.8%	31.0%	51.1%	71.3%	93.2%	28.7%	80.8%
Ownership								
For profit, incorporated	57.1%	20.7%	33.3%	49.8%	68.5%	90.2%	27.5%	81.8%
For profit, unincorporated	49.8%	24.7%	41.7%	58.3%	74.9%	74.9%	32.1%	73.0%
Nonprofit	51.4%	25.6%	25.5%	45.5%	65.7%	84.2%	28.9%	69.4%
Age of firm								
Less than 5 years	33.0%	20.6%	43.5%	62.9%	73.6%	81.6%	27.4%	70.5%
5-9 years	42.5%	29.2%	49.0%	53.8%	78.5%	90.6%	35.8%	73.1%
10-19 years	37.3%	19.5%	34.2%	51.3%	72.6%	80.2%	27.2%	68.6%
20 or more years	63.6%	21.7%	28.6%	48.7%	67.6%	88.1%	27.7%	80.4%
Multi/single status								
2 or more locations	78.4%	43.2% *	36.4%	50.9%	69.0%	87.9%	41.5%	81.1%
1 location only	30.6%	21.8%	33.9%	50.7%	68.2%	78.0%	27.6%	59.1%
Percent full-time employees								
Less than 25%	57.3%	18.7% *	23.7%	30.7%	64.5%	92.2%	21.7%	80.1%
25-49 %	60.3%	20.5% *	34.2%	52.1%	64.8%	85.2%	30.5%	75.6%
50-74 %	55.5%	20.4%	32.9%	48.6%	71.9%	90.6%	25.3%	82.4%
75% or more	54.5%	22.7%	35.0%	52.4%	69.3%	87.2%	29.5%	78.9%
Union presence								
No union employees	52.4%	22.0%	34.5%	51.4%	69.1%	86.0%	28.8%	77.0%
Has union employees	79.3%	23.5% *	22.5% *	35.0%	67.2%	94.0%	24.3%	89.7%
Percent low-wage employees								
50% or more low-wage	63.0%	18.3%	21.0%	48.0%	65.1%	90.6%	23.8%	79.5%
Less than 50% low-wage	53.5%	22.5%	35.7%	51.3%	70.3%	87.0%	29.3%	79.0%
Percent women employees								
Less than 25%	43.2%	19.5%	32.9%	48.1%	64.7%	85.0%	26.5%	72.4%
25-49 %	63.1%	26.5%	37.9%	52.8%	76.3%	89.2%	32.7%	83.4%
50-74 %	61.0%	21.4%	32.7%	55.3%	71.1%	87.7%	28.2%	81.7%
75% or more	54.9%	23.7%	34.3%	48.4%	65.7%	88.5%	29.4%	76.6%
Percent age 50 or older employees								
Less than 25%	56.6%	25.5%	35.6%	51.8%	69.1%	88.8%	32.0%	78.8%
25-49 %	64.9%	23.2%	33.0%	51.9%	70.5%	87.7%	31.3%	81.4%
50-74 %	45.5%	21.1%	35.6%	46.8%	70.4%	84.8%	25.9%	75.5%
75% or more	24.6%	14.0%	23.4%	43.1%	51.3%	85.6%	16.3%	64.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.38%	1.61%	1.21%	1.09%	0.71%	0.97%	0.57%
Industry group **								
Agric., fish., forest.	4.88%	5.18% *	--	10.61% *	13.01%	15.04%	5.11% *	8.98%
Mining and manufacturing	2.35%	6.52%	4.45%	3.66%	3.44%	2.94%	3.47%	2.12%
Construction	2.60%	4.61%	4.59%	3.77%	5.02%	6.03%	3.01%	3.40%
Utilities and transp.	3.31%	7.04% *	9.40%	6.71%	6.72%	2.77%	5.17%	2.89%
Wholesale trade	2.46%	4.77%	4.99%	4.07%	4.16%	2.72%	3.29%	2.19%
Fin. svcs. and real estate	1.93%	4.85%	5.93%	4.00%	2.76%	2.39%	3.68%	1.79%
Retail trade	1.65%	3.96%	6.52%	3.62%	3.04%	1.37%	2.99%	1.27%
Professional services	1.29%	2.32%	3.01%	2.27%	2.18%	1.05%	1.76%	1.03%
Other services	1.47%	3.06%	3.37%	2.68%	2.34%	0.78%	2.12%	1.10%
Ownership								
For profit, incorporated	0.76%	1.67%	1.84%	1.44%	1.39%	0.62%	1.16%	0.60%
For profit, unincorporated	1.69%	2.88%	4.47%	2.98%	2.52%	3.27%	2.26%	2.06%
Nonprofit	1.83%	4.65%	4.07%	3.17%	2.59%	2.13%	3.04%	1.72%
Age of firm								
Less than 5 years	2.53%	3.23%	5.44%	4.13%	5.12%	9.72%	2.73%	3.73%
5-9 years	2.65%	3.85%	5.56%	3.79%	4.07%	3.48%	3.04%	3.17%
10-19 years	1.61%	2.55%	3.14%	2.58%	2.71%	3.61%	1.87%	1.98%
20 or more years	0.71%	2.16%	1.99%	1.58%	1.27%	0.73%	1.35%	0.62%
Multi/single status								
2 or more locations	0.61%	14.67% *	5.86%	2.24%	1.21%	0.71%	3.10%	0.61%
1 location only	0.94%	1.38%	1.66%	1.39%	1.99%	4.02%	1.01%	1.59%
Percent full-time employees								
Less than 25%	2.61%	6.54% *	6.50%	4.36%	4.82%	1.51%	4.27%	1.95%
25-49 %	2.27%	6.45% *	5.83%	4.76%	3.60%	2.44%	3.92%	2.00%
50-74 %	1.86%	3.34%	4.44%	3.69%	2.99%	1.45%	2.53%	1.43%
75% or more	0.77%	1.60%	1.88%	1.38%	1.30%	0.90%	1.13%	0.71%
Union presence								
No union employees	0.68%	1.40%	1.65%	1.24%	1.13%	0.87%	0.99%	0.65%
Has union employees	1.74%	7.88% *	6.87% *	5.48%	4.57%	0.80%	5.38%	0.97%
Percent low-wage employees								
50% or more low-wage	1.44%	4.43%	3.85%	2.89%	2.31%	0.96%	2.86%	1.06%
Less than 50% low-wage	0.72%	1.45%	1.73%	1.34%	1.24%	0.88%	1.03%	0.69%
Percent women employees								
Less than 25%	1.23%	2.16%	2.48%	2.17%	2.36%	1.56%	1.52%	1.31%
25-49 %	1.45%	3.56%	3.67%	2.73%	2.21%	1.18%	2.39%	1.05%
50-74 %	1.31%	2.83%	3.85%	2.44%	2.00%	1.35%	2.11%	1.10%
75% or more	1.33%	2.97%	3.45%	2.47%	2.21%	1.26%	2.09%	1.16%
Percent age 50 or older employees								
Less than 25%	0.95%	2.18%	2.35%	1.73%	1.59%	0.88%	1.46%	0.81%
25-49 %	1.07%	3.35%	2.82%	2.13%	1.83%	1.22%	1.97%	0.98%
50-74 %	1.84%	2.91%	4.35%	3.19%	3.04%	2.12%	2.30%	1.74%
75% or more	2.38%	2.90%	5.69%	6.23%	6.56%	3.71%	2.56%	3.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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